

# MONTGOMERY COUNTY SELF SUFFICIENCY STANDARD

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Department of Health  
and Human Services  
Office of Community Affairs  
Montgomery County, Maryland  
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## A REPORT OF THE MONTGOMERY COUNTY, MARYLAND COMMUNITY ACTION BOARD

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### PROMISE OF COMMUNITY ACTION

Community Action  
changes people's lives,  
embodies the spirit of hope,  
Improves communities.  
And makes America  
a better place to live.  
We care about the entire  
community,  
And we are dedicated  
To helping people help  
themselves  
And each other.



Prepared by the Community Action Board (CAB)  
Department of Health and Human Services,  
Montgomery County, MD

September 08

Based on *The 2007 Maryland Self-Sufficiency Standard*, prepared through the cooperative efforts of the University of Washington, Center for Women's Welfare and the Advocates for Children and Youth.  
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# THE MONTGOMERY COUNTY, MD 2008 SELF-SUFFICIENCY STANDARD

*How much money does it take to live in Montgomery County  
without public or private assistance?*

## Background

To better understand how economic conditions affect our residents, in 1985, the Community Action Board (CAB) of Montgomery County first published the *Report on the Minimum Standard of Need for Montgomery County*, the predecessor to the Self-Sufficiency Standard, and has updated the information periodically since that time. This report has historically been a valuable tool, used by local government, community groups and the general public, as a measure of the true cost to live in Montgomery County.

In 1999, the Wider Opportunities for Women (WOW) developed the first *Self-Sufficiency Standard for the Washington D.C. Metropolitan Area*. The Self-Sufficiency Standard was originally developed for WOW as part of the State Organizing Project for Family Economic Self-Sufficiency (FESS) by Dr. Diana Pearce (former Director of their Women and Poverty Project). The CAB negotiated an agreement to make use of that WOW data and has continued to do so over the past several years. Since that time, WOW has established state-level projects and supported local projects in 35 states<sup>1</sup> as well as New York City and Washington, DC.

The 2007 Maryland Self-Sufficiency Standard was prepared through the cooperative efforts of the University of Washington, Center for Women's Welfare and Advocates for Children and Youth (ACY). As part of its effort to clarify the complex issues surrounding self-sufficiency, the Self-Sufficiency Standard specifies the amount of income that meets a family's most basic needs without public or private assistance, and explains that many families cannot achieve self-sufficiency immediately. The major thrust of the Advocates for Children and Youth analysis last year was an examination of the "Work Supports" which could help a working family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or non-stimulating environments. The stability which work supports present can also help a family retain employment, which is a necessary condition for improving wages. The Self-Sufficiency Standard was updated as part of this examination process.

This 2008 Montgomery County report is derived from that ACY report and the CAB wishes to express its gratitude to ACY, the Center for Women's Welfare, and Wider Opportunities for Women for maintaining the mutual commitment to keep sharing this critical information.

Specifically, the Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal, state, and city income taxes (including state tax

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<sup>1</sup> Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New York City, North Carolina, Oklahoma, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, Washington, DC Metropolitan Area (District of Columbia, Suburban Maryland, and Northern Virginia), West Virginia, Wisconsin, Wyoming. In addition, the project has supported work in Iowa, New Jersey, New York State and Maine.

credits except state EITC) and payroll taxes. The *Methodological Appendix, Maryland 2007*, outlines the assumptions used for calculating the 2007 Maryland Self-Sufficiency Standard, including taxes and tax credits. For 2008, each of the total wages has been adjusted from the primary calculations of the 2007 Self Sufficiency Standard, by applying an algorithm, based on the Consumer Price Index (CPI) for the state of MD in August 2008, to each 2007 wage calculation; for methodological reasons, no adjustments have been made to costs from the 2007 self sufficiency calculations. In fact, many of the costs may be higher than indicated in the 2007 cost categories, for example for health care. This underscores the high cost of living in Montgomery County, MD.

The CAB of Montgomery County believes publication of an analysis of the cost of living in Montgomery County highlights the specific issues in our high cost county and brings them to the attention of the community at large. CAB conducts this analysis to help advocate for low-income residents of Montgomery County.

### Problems with the Federal Poverty Measure

In the early 1960's the Federal Government developed a methodology to measure poverty in the United States. President Johnson was defining his national agenda for *War on Poverty* and needed a simple baseline measure of poverty to launch strategies to address related concerns. The measure was based upon the demographic realities of the times and was very simplistic in its approach. The basic assumptions (explicit or implicit) about families and households were:

- The typical American household consists of a father, mother and children;
- The father works outside of the home and the mother stays at home with the children;
- Food is the driving cost of a household budget;
- Other costs for housing, health care, transportation, etc. are two times the cost of food;
- Child care is provided by the stay-at-home mother and thus has no cost;
- Costs are consistent throughout the US regardless of location.

Obviously, life in the 21<sup>st</sup> century has changed, but, except for inflationary adjustments, the Federal Poverty Measure has not. In today's Montgomery County, working single heads of households and two income households are the norm rather than the exception; food budgets are relatively small in comparison to housing and child care expenses; and certainly costs are dramatically different depending on where you live, especially for housing and child care. In spite of today's realities, many turn to the federal poverty measure to determine that a family is "poor" if their income is below the appropriate threshold and "not poor" if it is above that threshold. But in Montgomery County, there is a huge gap between the calculated *federal poverty level* (FPL) for a family and the actual cost for that family to meet its basic needs.

The most significant shortcoming of the federal poverty measure is that for most families, in most places, it is simply not high enough to reflect low-income realities. As a result, many assistance programs use a multiple of the FPL to measure need. For instance, energy assistance programs are available for households earning up to 150% of FPL (see Appendix III). However, simply raising the poverty level, or using a multiple of

the threshold, cannot solve the structural problems inherent in the official poverty measure.

In recognition of those realities and in the absence of a more accurate formula to determine eligibility, local states and federal authorities have established their own measures, for example, using local median incomes. The result is that residents seeking assistance must navigate complex systems, each with varying requirements for eligibility and multiple applications and documentation processes. Appendix III displays a sample of such assistance programs and demonstrates how confusing this can be. As a result, many families who are eligible for public assistance find it impossible to understand the maze of eligibility requirements

## Benefits of the Self-Sufficiency Standard

The Community Action Board of Montgomery County has long understood that the federal poverty measure was inadequate. Even though many of our families are not “poor” according to the official federal poverty measure, it is clear that their incomes are inadequate to manage in Montgomery County's high cost economy. In an effort to better understand the true cost to live in Montgomery County, the CAB has embraced the Self-Sufficiency Standard, which measures how much income is needed for a family of a given composition in a given place, to adequately meet its basic needs - without public or private assistance.

The Self-Sufficiency Standard differs from the official federal poverty measure in several important ways:

- The Self-Sufficiency Standard is based on the cost of each of seven basic needs, determined independently, which allows each cost to increase at its own rate (i.e. housing, child care, food, transportation, health care, taxes, and miscellaneous).
- The Standard assumes that all adults, whether married or single, work full-time, and therefore, includes all major costs associated with employment (i.e., taxes, transportation, and, for families with young children, child care).
- The Standard incorporates regional and local variations in costs.
- The Standard takes into account that many costs differ not only by family size (as does the official poverty measure), but also by the ages of children.
- The Standard includes the net effect of taxes and tax credits.

The Self-Sufficiency Standard has been calculated for *70 different family types* in Montgomery County (ranging from a single adult with no children up to two-adult families with three children). The cost of each basic need and the Self-Sufficiency Wages required to meet those needs are included in Appendix II of this report. See Appendix I for a summary of how the Standard is calculated.

It is important to understand that the Self-Sufficiency Standard provides only for a family's basic needs (e.g., proper nutrition, or housing that is not substandard or overcrowded). The Standard does not allow for longer-term needs (such as building retirement savings or planning for college tuition, or saving for a down-payment to purchase an entry-level home). Nor does it allow for purchases of major items (such as a car), emergency expenses, or even small items such as eating out, entertainment (movies or cable subscriptions), school supplies or birthday gifts.

## Montgomery County Data

For illustration purposes, we have selected a few typical household types in Table 1 below. Also, compare the *federal poverty level* to the Self-Sufficiency Standard for a *family of three (3), consisting of one adult, one pre-school child and one school-aged child*. As seen in Table 1, the annual income required for our hypothetical family to live in Montgomery County without financial assistance is \$68,086. However, the FPL for this same family is set at an annual income of \$17,600 regardless of where they live, family composition, or the ages of their children. Thus, the FPL for our three-person family in Montgomery County is only 26% of the Self-Sufficiency Wage in Montgomery County.

The situation is somewhat better for a single adult in our county (see column 1 below). The minimum wage in Maryland is \$6.15 per hour; a single adult in Montgomery County still needs more than double that minimum wage (i.e., \$15.53 per hour) in order to satisfy his basic necessities.

Table 1  
**The Self Sufficiency Standard for Selected Family Types**  
**Montgomery County, MD, 2008**  
Monthly Expenses and Shares of Total Budgets\*

	<b>One Adult</b>		<b>One Adult One Preschooler</b>		<b>One Adult One Preschooler One Schoolage</b>		<b>Two Adults One Preschooler One Schoolage</b>	
<b>Monthly Costs</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>
Housing	\$1,320	48%	\$1,496	32%	\$1,496	26%	\$1,496	25%
Child Care	0	0%	\$892	19%	\$1,412	25%	\$1,412	23%
Food	\$252	9%	\$381	8%	\$571	10%	\$785	13%
Transportation	\$114	4%	\$114	2%	\$114	2%	\$229	4%
Health Care	\$148	5%	\$363	8%	\$388	7%	\$450	7%
Miscellaneous	\$183	7%	\$325	7%	\$398	7%	\$437	7%
Taxes	\$601	22%	\$1,078	23%	\$1,322	23%	\$1,286	21%
Earned Income Tax Credit (-)	0	0	0	0	0	0	\$0	0
Child Care Tax Credit (-)	0	0	(\$50)	-1	(\$100)	-2	(\$100)	-2
Child Tax Credit (-)	0	0	(\$83)	-2	(\$167)	-3	(\$167)	-3
<b>Total Percent</b>		100%		100%		100%		100%
<b>2006 Self-Sufficiency Wage</b>								
- Hourly**	\$15.53		\$26.79		\$32.24		\$17.29	per adult***
- Monthly	\$2,734		\$4,714		\$5,674		\$6,085	combined***
- Annual	\$32,803		\$56,570		\$68,086		\$73,026	combined***

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal, state, and city income taxes (including state tax credits except state EITC) and payroll taxes. The 2008 Wage has been adjusted from primary calculations of the 2007 Self Sufficiency Standard, by applying an algorithm based on the CPI for the state of MD August 2008. For methodological reasons, no adjustments have been made to costs even as we know that the actual costs are higher in 2008.

\*\* The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

\*\*\*The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents' wages combined.

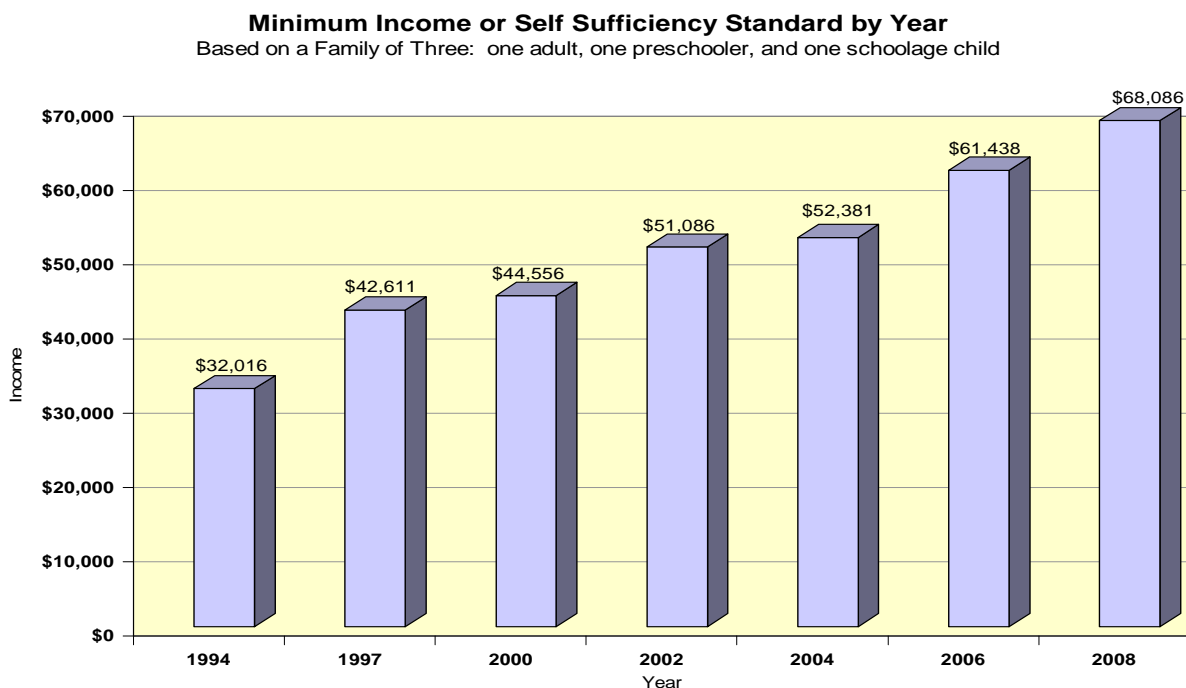
Note: Totals are rounded.

There is a large gap between the income level where the federal government says you are “not poor” and the income level that is required to meet your **minimum** needs according to the Self-Sufficiency research. Such families cannot afford their housing *and* child care *and* food, much less other basic needs. Parents “juggle” demands on their income to get by, forgoing needed health care; living in overcrowded and substandard housing; compromising on child care quality or leaving children unattended; and skipping meals so that their children will have adequate food.

This wage disparity presents states and localities with the challenge of how to aid families who are striving for self-sufficiency. Eligibility for many federal programs such as Head Start is based on FPL guidelines, making it impossible for all but the very poorest residents of Montgomery County to qualify. Recognizing this, Montgomery County has appropriated local funds to help residents meet their basic needs for child care, health care for kids and housing (e.g., Working Parents Assistance, Care for Kids, and Rental Assistance Program), with higher income eligibility thresholds, to complement many federally funded programs to help meet the needs (see Appendix III).

The situation is worsening over time. Chart 1 below compares, at time intervals, the self-sufficiency income needed by a family of three. As the graph demonstrates, the amount of income the family needs for minimal self-sufficiency has increased over 100% during the past 14 years (from \$32,016 in '94 to \$68,086 in '08). In other words, the cost of living for a low-income family in our county has risen dramatically and the level of public and private assistance has not kept pace. A growing number of families are unable to stretch their wages to meet the rising costs of necessities.

**Chart 1**





The substantial increase has been primarily driven by ballooning housing costs, and somewhat less by child care. It should be noted that the increase in the Self-Sufficiency Standard for Montgomery County and the entire D.C. Metro Area families is substantial, and higher than in most parts of Maryland, other states and cities.

### Closing the Gap with Work Supports

The two basic approaches for individuals to close income gaps are to reduce costs (through public or private, in cash or “in kind” supports) or raise incomes. When available, work supports—such as Temporary Assistance for Needy Families (TANF) cash assistance; Supplemental Nutrition Assistance Program (SNAP) or food stamps; Women, Infants and Children (WIC) programs; housing assistance; child care assistance; health care; and/or tax relief—help families as they struggle to become economically self-sufficient. Assisting families temporarily with work supports until they are able to earn Self-Sufficiency Wages enables them to meet their needs as they enter or reenter the workforce. Meeting basic needs allows struggling people the opportunity to achieve stability in housing, child care, diet, and health care, which in turn helps support their ability to achieve stable employment.

Thus, carefully targeted programs and tax policies can play an important role in helping families become self-sufficient.

- Housing Assistance and Supports
- Food Stamps
- Child Care
- Health Insurance
- Earned Income Tax Credit

### Raising Household Incomes

The second approach for an individual to close the income gap is to raise income. Investment in training and education are key tools in order to move low-income employees up the earnings ladder. Adults with language difficulties, inadequate education, or insufficient job skills or experience usually cannot achieve Self-Sufficiency Wages without access to training and education.

On the macro level, the data in the detailed table in Appendix II clearly show that even two parents working full-time must earn well above the federal minimum wage to meet their family’s basic needs.

### How Can the Self-Sufficiency Standard Be Used?

- The Self-Sufficiency Standard can be used as a **counseling tool** to assist welfare clients to choose the best route out of poverty; to help participants in work and training programs make choices among various occupations and develop a targeted job strategy; and to assess the ability of various jobs, occupations, and sectors to provide self-sufficiency wages for workers.
- It can help to **evaluate economic development proposals** to determine if wages paid

by new businesses seeking tax breaks and other government subsidies are at or above self-sufficiency. If not, these enterprises will require the government to provide work supports and subsidies to their workers as well.

- The Standard can be used to evaluate how various work support programs impact on the ability of families to meet their basic needs and can serve as a basis to **restructure public and private assistance programs.**
- The Standard can help employers, educators and financial supporters to better **target education and job training resources and investments.**
- The Standard can serve as a basis to discuss minimum wage and **living wage standards.**
- The Self-Sufficiency Standard should be used as a **public education tool** to help the public understand what is involved in making the transition to self-sufficiency.
- The Standard should be used to **educate employers** about the importance of providing benefits, especially health care, that helps families meet their needs.
- The Standard can be used to evaluate the impact of proposed policy changes.

## Appendix I

### *How the Self-Sufficiency Standard is Calculated*

The researchers who compiled the data in this report attempted to ensure accurate and consistent data throughout the document, as much as possible, given various limitations. The figures used here are:

- collected or calculated using standardized or equivalent methodologies;
- obtained from scholarly or credible sources, such as state or federal agencies, (e.g., the U.S. Census Bureau);
- are updated frequently; and
- geographically and age specific (where appropriate).

Each of the total wages has been adjusted from the primary calculations of the 2007 Self Sufficiency Standard, by applying an algorithm based on the Consumer Price Index (CPI) for the state of MD in August 2008 to each 2007 wage calculation.

### Categories and Primary/Selected Sources of Data:

- **Housing** — U.S. Department of Housing and Urban Development. (2008). *Schedule B: FY 2008 Final Fair Market Rents for Existing Housing*. Retrieved from <http://www.huduser.org/datasets/fmr.html>
- **Child Care** — Maryland Committee for Children. *Cost of Care Report: Statewide Cost of Care Report by Jurisdiction*. September 2007.
- **Food**
  - **Food Costs:** U.S. Department of Agriculture, Center for Nutrition Policy and Promotion (2007). *Official USDA Food Plans: Cost of Food at Home at Four Levels*, U.S. Average, May 2007. Retrieved from <http://www.cnpp.usda.gov/Publications/FoodPlans/2007/CostofFood-May07.pdf>
  - **County-Level Food Costs:** ACCRA (2004). *ACCRA Cost of living index* (First, Second, and Third Quarter average). Retrieved from <http://www.accra.org/> now renamed as <http://www.c2er.org/>; see also <http://www.coli.org/>
- **Public Transportation Costs** —Washington Metropolitan Area Transit Authority. Retrieved from <http://www.wmata.com/>; Maryland Transit Administration. Retrieved from <https://www.mtamaryland.com>
- **Private Transportation**
  - **Auto Insurance Premium:** National Association of Insurance Commissioners (2006). *Average expenditures for auto insurance by state, 2000-2004*. Retrieved from Insurance Information Institute at <http://www.iii.org/media/facts/statsbyissue/auto/>
  - **County-Level Insurance Premium:** Maryland Insurance Administration. (2007). *Auto Insurance: A Comparison Guide to Rates*. Retrieved from

- <http://www.mdinsurance.state.md.us/documents/Feb2007AutoRateguide-Juntemp>; Maryland Insurance Administration (2006). *Report on the effect of competitive rating on the insurance markets in Maryland*. Retrieved from <http://www.mdinsurance.state.md.us/documents/2006Report-CompetitiveRating-Final11-06.pdf>
- **Distance to Work:** U.S. Department of Transportation. *National Household Travel Survey 2001*. Retrieved from <http://nhts.ornl.gov/2001/index.shtml>
  - **Fixed Auto Costs:** Calculated and adjusted for region using Bureau of Labor Statistics on-line data query for the *Consumer Expenditure Survey* at <http://www.bls.gov/data/>
  - **Inflation:** U.S. Department of Labor, Bureau of Labor Statistics, *Consumer Price Index - All Urban Consumers, U.S. City Average*. Retrieved from <http://www.bls.gov/cpi/home.htm>
  - **Per Mile Costs:** American Automobile Association. *Your driving costs 2007*. Retrieved from [http://www.aaawin.com/news\\_safety/pdf/Driving\\_Costs\\_2007.pdf](http://www.aaawin.com/news_safety/pdf/Driving_Costs_2007.pdf)
- **Health Care**
    - **Inflation:** U.S. Department of Labor, Bureau of Labor Statistics, *Consumer Price Index - All Urban Consumers, U.S. City Average*. *Medical Care Services* (for premiums) and *Medical Services* (for out-of-pocket costs). Retrieved from <http://www.bls.gov/cpi/home.htm>
    - **Out-of-Pocket Costs:** Agency for Healthcare Research and Quality. (2004). *Household Component Analytical Tool* (MEPSnet/HC). Rockville, MD. Retrieved from <http://www.meps.ahrq.gov/mepsnet/HC/MEPSnetHC.asp>
    - **Premiums:** Kaiser Family Foundation. State Health Facts Online. *Health Cost and Budgets. United States: Average Annual Cost of Employment-Based Health Insurance - single coverage, 2004*, and *United States: Average annual cost of employment-based health insurance - family coverage, 2004*. Retrieved from <http://www.statehealthfacts.org/>
    - **County-Level Premium Costs:** Maryland's Comprehensive Standard Health Benefit Plan (2007). *Health care for small employers (With Sample Premiums)*. Retrieved from <http://www.mdinsurance.state.md.us/documents/smallgroupguide7-07.pdf>
  - **Taxes**
    - **Federal Income Tax:** Internal Revenue Service. *1040 Instructions 2006*. Available at <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf>; Internal Revenue Service. *Tax Law Changes for Individuals, 2006*. Retrieved from [http://www.irs.gov/formspubs/article/0,,id=109876,00.html#exempt\\_2006](http://www.irs.gov/formspubs/article/0,,id=109876,00.html#exempt_2006); Internal Revenue Service. *2006 Federal tax rate schedules*. Retrieved from <http://www.irs.gov/formspubs/article/0,,id=150856,00.html#df>
    - **State Income Tax:** Comptroller of Maryland. (2006). *Maryland 2006 State and Local Tax Forms and Instructions for Filing Personal State and Local Income Taxes for Full- or Part-year Maryland Residents*. Retrieved from [http://forms.marylandtaxes.com/current\\_forms/residentbook.pdf](http://forms.marylandtaxes.com/current_forms/residentbook.pdf)
    - **State Sales Tax:** Comptroller of Maryland (2007). *Sales and Use Tax*. Retrieved from <http://individuals.marylandtaxes.com/usetax/default.asp>
  - **Tax Credits**
    - **Child Care Tax Credit:** Internal Revenue Service (2006). Publication 503. *Child and Dependent Care Expenses*. Retrieved from <http://www.irs.gov/pub/irs-pdf/p503.pdf>
    - **Child Tax Credit:** Internal Revenue Service (2006). Publication 972. *Child Tax Credit*. Retrieved from <http://www.irs.gov/pub/irs-pdf/p972.pdf>
    - **EITC:** Internal Revenue Service. *EITC for Individuals*. Retrieved from <http://www.irs.gov/individuals/article/0,id=150557,00.html>
    - **Federal Tax Credits (General):** Internal Revenue Service. *1040 Instructions 2006*. Available at <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf>; Internal Revenue Service. *Tax Law Changes for Individuals, 2006*. Retrieved from <http://www.irs.gov/publications/p553/ch01.html>

- **State Credits:** Comptroller of Maryland (2006). *Maryland 2006 State and local tax forms and instructions for filing personal state and local income taxes for full- or part-year Maryland residents*. Retrieved from [http://forms.marylandtaxes.com/current\\_forms/residentbook.pdf](http://forms.marylandtaxes.com/current_forms/residentbook.pdf)
- **Miscellaneous** — calculated by taking 10% of all other costs.
- **State and Local Data** — various Maryland and Montgomery County sources, e.g., state medical care programs (<http://www.dhmd.state.md.us/mma/html/monthlyincomeasset.htm>), Housing Opportunities Commission (<http://www.hocmc.org/Housing/HCV/HCV-Income.asp>), Department of Health and Human Services (<http://www.montgomerycountymd.gov/hhstmpl.asp?url=/content/hhs/SpecialNeedsHousing/SNHIndex.asp>)

## Appendix II

**Table 2<sup>2</sup>**  
**The Self-Sufficiency Standard for Washington, D.C. Metro Area 2008**  
**Montgomery County, MD**

<b>Monthly Costs</b>	<b>1 Adult</b>	<b>1 Adult, 1 Child</b>				<b>1 Adult, 2 Children</b>	
	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + schoolage</b>	<b>Adult + teenager</b>	<b>Adult + infant + infant</b>	<b>Adult + infant + preschooler</b>
<b>Housing</b>	1320	1496	1496	1496	1496	1496	1496
<b>Child Care</b>	0	940	892	521	0	1881	1832
<b>Food</b>	252	370	381	448	607	485	497
<b>Transportation</b>	114	114	114	114	114	114	114
<b>Health Care</b>	148	364	363	376	390	376	376
<b>Miscellaneous</b>	183	328	325	296	261	435	431
<b>Taxes</b>	601	1096	1078	934	813	1604	1575
<b>Earned Income</b>							
<b>Tax Credit (-)</b>	0	0	0	0	0	0	0
<b>Child Care</b>							
<b>Tax Credit (-)</b>	0	-50	-50	-50	0	-100	-100
<b>Child Tax Credit (-)</b>	0	-83	-83	-83	-83	-167	-167
<b>Self-Sufficiency Wage</b>							
<b>-Hourly</b>	\$15.53	\$27.14	\$26.79	\$24.03	\$21.34	\$36.34	\$35.91
<b>-Monthly</b>	\$2,734	\$4,777	\$4,714	\$4,230	\$3,756	\$6,395	\$6,320
<b>-Annual</b>	\$32,803	\$57,329	\$56,570	\$50,760	\$45,070	\$76,742	\$75,844

<sup>2</sup> Total monthly costs do not add up to the self sufficiency wages. Monthly costs are based on extensive research by Center for Women's Welfare, University of Washington, in 2007 for prices in Montgomery County at the time the Maryland self sufficiency measures were prepared. By agreement, 2008 adjustments were made solely to the self sufficiency wages by application of an algorithm based on the August 2008 CPI to the 2007 derived wages. For methodological reasons, no adjustments have been made to costs even as we know that the actual costs are higher in 2008.

**Table 2 - continued**  
**The Self-Sufficiency Standard for Washington, D.C. Metro Area 2008**  
**Montgomery County, MD**

<b>Monthly Costs</b>	<b>1 Adult, 2 Children, continued</b>						
	<b>Adult + infant + schoolage</b>	<b>Adult + infant + teenager</b>	<b>Adult + preschooler + preschooler</b>	<b>Adult + preschooler + schoolage</b>	<b>Adult + preschooler + teenager</b>	<b>Adult + schoolage + schoolage</b>	<b>Adult + schoolage + teenager</b>
<b>Housing</b>	1496	1496	1496	1496	1496	1496	1496
<b>Child Care</b>	1461	940	1783	1412	892	1042	521
<b>Food</b>	560	712	508	571	723	634	786
<b>Transportation</b>	114	114	114	114	114	114	114
<b>Health Care</b>	389	402	375	388	401	401	414
<b>Miscellaneous</b>	402	366	428	398	363	369	333
<b>Taxes</b>	1351	1148	1546	1322	1143	1123	998
<b>Earned Income</b>							
<b>Tax Credit (-)</b>	0	0	0	0	0	0	0
<b>Child Care</b>							
<b>Tax Credit (-)</b>	-100	-50	-100	-100	-50	-100	-50
<b>Child Tax Credit (-)</b>	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
<b>-Hourly</b>	\$32.66	\$29.44	\$35.49	\$32.24	\$29.15	\$29.14	\$26.37
<b>-Monthly</b>	\$5,749	\$5,181	\$6,245	\$5,674	\$5,131	\$5,128	\$4,642
<b>-Annual</b>	\$68,985	\$62,168	\$74,945	\$68,086	\$61,573	\$61,536	\$55,702

**Table 2 - continued**  
**The Self-Sufficiency Standard for Washington, D.C. Metro Area 2008**  
**Montgomery County, MD**

<b>Monthly Costs</b>	<b>1 Adult, 2 Children</b>	<b>1 Adult, 3 Children</b>					
	<b>Adult + teenager + teenager</b>	<b>Adult + infant + infant + infant +</b>	<b>Adult + infant + infant + preschooler</b>	<b>Adult + infant + infant + schoolage +</b>	<b>Adult + infant + infant + teenager</b>	<b>Adult + infant + preschooler + preschooler</b>	<b>Adult + infant + preschooler + schoolage</b>
<i>Housing</i>	1496	1930	1930	1930	1930	1930	1930
<i>Child Care</i>	0	2821	2772	2401	1881	2724	2353
<i>Food</i>	938	589	599	660	804	610	670
<i>Transportation</i>	114	114	114	114	114	114	114
<i>Health Care</i>	427	388	388	401	414	387	400
<i>Miscellaneous</i>	298	584	580	551	514	576	547
<i>Taxes</i>	874	2504	2478	2278	2002	2453	2248
<i>Earned Income Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	0	-100	-100	-100	-100	-100	-100
<i>Child Tax Credit (-)</i>	-167	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage -Hourly</b>	\$23.61	\$50.89	\$50.49	\$47.36	\$43.36	\$50.09	\$46.93
<b>-Monthly</b>	\$4,156	\$8,957	\$8,886	\$8,335	\$7,631	\$8,815	\$8,260
<b>-Annual</b>	\$49,868	\$107,489	\$106,635	\$100,026	\$91,567	\$105,780	\$99,115



**Table 2 - continued**  
**The Self-Sufficiency Standard for Washington, D.C. Metro Area 2008**  
**Montgomery County, MD**

<b>Monthly Costs</b>	<b>1 Adult, 3 Children, continued</b>						
	<b>Adult + infant + preschooler + teenager</b>	<b>Adult + infant + schoolage + schoolage</b>	<b>Adult + infant + schoolage + teenager</b>	<b>Adult + infant + teenager + teenager</b>	<b>Adult + preschooler + preschooler + preschooler</b>	<b>Adult + preschooler + preschooler + schoolage</b>	<b>Adult + preschooler + preschooler + teenager</b>
<i>Housing</i>	1930	1930	1930	1930	1930	1930	1930
<i>Child Care</i>	1832	1982	1461	940	2675	2304	1783
<i>Food</i>	815	731	875	1020	620	681	825
<i>Transportation</i>	114	114	114	114	114	114	114
<i>Health Care</i>	413	413	426	439	386	399	412
<i>Miscellaneous</i>	510	517	481	444	572	543	506
<i>Taxes</i>	1972	2022	1746	1538	2428	2219	1943
<i>Earned Income Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	-100	-100	-100	-50	-100	-100	-100
<i>Child Tax Credit (-)</i>	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
<i>-Hourly</i>	\$42.92	\$43.65	\$39.64	\$36.34	\$49.68	\$46.50	\$42.49
<i>-Monthly</i>	\$7,555	\$7,682	\$6,977	\$6,395	\$8,744	\$8,184	\$7,479
<i>-Annual</i>	\$90,656	\$92,186	\$83,727	\$76,741	\$104,926	\$98,204	\$89,745

**Table 2 - continued**  
**The Self-Sufficiency Standard for Washington, D.C. Metro Area 2008**  
**Montgomery County, MD**

	<b>1 Adult, 3 Children, continued</b>						
<b>Monthly Costs</b>	<b>Adult + preschooler + schoolage + schoolage</b>	<b>Adult + preschooler + schoolage + teenager</b>	<b>Adult + preschooler + teenager + teenager</b>	<b>Adult + schoolage + schoolage + schoolage</b>	<b>Adult + schoolage + schoolage + teenager</b>	<b>Adult + schoolage + teenager + teenager</b>	<b>Adult + teenager + teenager + teenager</b>
<i>Housing</i>	1930	1930	1930	1930	1930	1930	1930
<i>Child Care</i>	1933	1412	892	1562	1042	521	0
<i>Food</i>	741	886	1030	801	946	1091	1236
<i>Transportation</i>	114	114	114	114	114	114	114
<i>Health Care</i>	412	425	438	425	438	451	464
<i>Miscellaneous</i>	513	477	440	483	447	411	374
<i>Taxes</i>	1992	1717	1508	1766	1490	1282	1131
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care</i>							
<i>Tax Credit (-)</i>	-100	-100	-50	-100	-100	-50	0
<i>Child Tax Credit (-)</i>	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
<i>-Hourly</i>	\$43.22	\$39.21	\$35.90	\$39.94	\$35.93	\$32.62	\$29.66
<i>-Monthly</i>	\$7,606	\$6,901	\$6,319	\$7,029	\$6,324	\$5,742	\$5,220
<i>-Annual</i>	\$91,275	\$82,816	\$75,831	\$84,345	\$75,886	\$68,901	\$62,637

**Table 2 - continued**  
**The Self-Sufficiency Standard for Washington, D.C. Metro Area 2008**  
**Montgomery County, MD**

<i>Monthly Costs</i>	<i>2 Adults</i>	<i>2 Adults, 1 Child</i>				<i>2 Adults, 2 Children</i>	
	<i>2 Adults</i>	<i>2 Adults + infant</i>	<i>2 Adults + preschooler</i>	<i>2 Adults + schoolage</i>	<i>2 Adults + teenager</i>	<i>2 Adults + infant + infant</i>	<i>2 Adults + infant + preschooler</i>
<i>Housing</i>	1320	1496	1496	1496	1496	1496	1496
<i>Child Care</i>	0	940	892	521	0	1881	1832
<i>Food</i>	496	606	617	681	833	704	714
<i>Transportation</i>	229	229	229	229	229	229	229
<i>Health Care</i>	414	426	426	439	452	439	438
<i>Miscellaneous</i>	246	370	366	336	301	475	471
<i>Taxes</i>	688	1126	1107	962	838	1471	1452
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care</i>							
<i>Tax Credit (-)</i>	0	-50	-50	-50	0	-100	-100
<i>Child Tax Credit (-)</i>							
	0	-83	-83	-83	-83	-167	-167
<i>Self-Sufficiency Wage</i>							
<i>-Hourly</i>	\$10.06	\$15.01	\$14.83	\$13.44	\$12.06	\$19.06	\$18.88
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	\$3,542	\$5,283	\$5,219	\$4,730	\$4,243	\$6,710	\$6,645
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
<i>-Annual</i>	\$42,508	\$63,396	\$62,626	\$56,756	\$50,921	\$80,516	\$79,736
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

**Table 2 - continued**  
**The Self-Sufficiency Standard for Washington, D.C. Metro Area 2008**  
**Montgomery County, MD**

	<b>2 Adults, 2 Children, continued</b>						
<b>Monthly Costs</b>	<b>2 Adults + infant + schoolage</b>	<b>2 Adults + infant + teenager</b>	<b>2 Adults + preschooler + preschooler</b>	<b>2 Adults + preschooler + schoolage</b>	<b>2 Adults + preschooler + teenager</b>	<b>2 Adults + schoolage + schoolage</b>	<b>2 Adults + schoolage + teenager</b>
<i>Housing</i>	1496	1496	1496	1496	1496	1496	1496
<i>Child Care</i>	1461	940	1783	1412	892	1042	521
<i>Food</i>	775	919	725	785	930	846	990
<i>Transportation</i>	229	229	229	229	229	229	229
<i>Health Care</i>	451	464	437	450	463	463	476
<i>Miscellaneous</i>	441	405	467	437	401	407	371
<i>Taxes</i>	1306	1178	1433	1286	1158	1140	1012
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care</i>							
<i>Tax Credit (-)</i>	-100	-50	-100	-100	-50	-100	-50
<i>Child Tax Credit (-)</i>	-167	-167	-167	-167	-167	-167	-167
<b>Self-Sufficiency Wage</b>							
<b>-Hourly</b>	\$17.47	\$16.06	\$18.69	\$17.29	\$15.87	\$15.88	\$14.47
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<b>-Monthly</b>	\$6,150	\$5,652	\$6,580	\$6,085	\$5,587	\$5,591	\$5,093
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
<b>-Annual</b>	\$73,805	\$67,826	\$78,956	\$73,026	\$67,047	\$67,095	\$61,116
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

**Table 2 - continued**  
**The Self-Sufficiency Standard for Washington, D.C. Metro Area 2008**  
**Montgomery County, MD**

<i>Monthly Costs</i>	<i>2 Adults, 2 Children</i>	<i>2 Adults, 3 Children</i>					
	<i>2 Adults + teenager + teenager</i>	<i>2 Adults + infant + infant + infant</i>	<i>2 Adults + infant + infant + preschooler</i>	<i>2 Adults + infant + infant + schoolage</i>	<i>2 Adults + infant + infant + teenager</i>	<i>2 Adults + infant + preschooler + preschooler</i>	<i>2 Adults + infant + preschooler + schoolage</i>
<i>Housing</i>	1496	1930	1930	1930	1930	1930	1930
<i>Child Care</i>	0	2821	2772	2401	1881	2724	2353
<i>Food</i>	1135	788	798	856	993	808	866
<i>Transportation</i>	229	229	229	229	229	229	229
<i>Health Care</i>	489	451	450	463	476	449	462
<i>Miscellaneous</i>	335	622	618	588	551	614	584
<i>Taxes</i>	884	2197	2171	1976	1694	2146	1945
<i>Earned Income Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	0	-100	-100	-100	-100	-100	-100
<i>Child Tax Credit (-)</i>	-167	-250	-250	-250	-250	-250	-250
<i>Self-Sufficiency Wage -Hourly</i>	\$13.05	\$25.77	\$25.56	\$24.00	\$21.96	\$25.36	\$23.78
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	\$4,595	\$9,069	\$8,997	\$8,448	\$7,729	\$8,925	\$8,371
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
<i>-Annual</i>	\$55,137	\$108,833	\$107,967	\$101,376	\$92,748	\$107,102	\$100,453
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

**Table 2 - continued**  
**The Self-Sufficiency Standard for Washington, D.C. Metro Area 2008**  
**Montgomery County, MD**

		<b>2 Adults, 3 Children, continued</b>					
<b>Monthly Costs</b>		<b>2 Adults + infant + preschooler + teenager</b>	<b>2 Adults + infant + schoolage + schoolage</b>	<b>2 Adults + infant + schoolage + teenager</b>	<b>2 Adults + infant + teenager</b>	<b>2 Adults + preschooler + preschooler + preschooler</b>	<b>2 Adults + preschooler + preschooler + preschooler + teenager</b>
	<i>Housing</i>	1930	1930	1930	1930	1930	1930
	<i>Child Care</i>	1832	1982	1461	940	2675	1783
	<i>Food</i>	1003	923	1061	1198	818	1013
	<i>Transportation</i>	229	229	229	229	229	229
	<i>Health Care</i>	475	475	488	501	448	474
	<i>Miscellaneous</i>	547	554	517	480	610	543
	<i>Taxes</i>	1705	1717	1558	1426	2120	1686
	<i>Earned Income</i>						
	<i>Tax Credit (-)</i>	0	0	0	0	0	0
	<i>Child Care</i>						
	<i>Tax Credit (-)</i>	-100	-100	-100	-50	-100	-100
	<i>Child Tax Credit (-)</i>	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
	<b>-Hourly</b>	\$21.86	\$22.12	\$20.44	\$18.99	\$25.15	\$23.56
		<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
	<b>-Monthly</b>	\$7,695	\$7,788	\$7,196	\$6,686	\$8,853	\$7,629
		<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
	<b>-Annual</b>	\$92,343	\$93,453	\$86,352	\$80,229	\$106,236	\$91,553
		<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

**Table 2 - continued**  
**The Self-Sufficiency Standard for Washington, D.C. Metro Area 2008**  
**Montgomery County, MD**

<b>Monthly Costs</b>	<b>2 Adults, 3 Children, continued</b>						
	<b>2 Adults + preschooler + schoolage + schoolage</b>	<b>2 Adults + preschooler + schoolage + teenager</b>	<b>2 Adults + preschooler + teenager + teenager</b>	<b>2 Adults + schoolage + schoolage + schoolage</b>	<b>2 Adults + schoolage + schoolage + teenager</b>	<b>2 Adults + schoolage + teenager + teenager</b>	<b>2 Adults + teenager + teenager + teenager</b>
<b>Housing</b>	1930	1930	1930	1930	1930	1930	1930
<b>Child Care</b>	1933	1412	892	1562	1042	521	0
<b>Food</b>	933	1071	1208	991	1128	1266	1403
<b>Transportation</b>	229	229	229	229	229	229	229
<b>Health Care</b>	474	487	500	487	500	513	527
<b>Miscellaneous</b>	550	513	476	520	483	446	409
<b>Taxes</b>	1720	1538	1406	1572	1390	1259	1127
<b>Earned Income</b>							
<b>Tax Credit (-)</b>	0	0	0	0	0	0	0
<b>Child Care</b>							
<b>Tax Credit (-)</b>	-100	-100	-50	-100	-100	-50	0
<b>Child Tax Credit (-)</b>	-250	-250	-250	-250	-250	-250	-250
<b>Self-Sufficiency Wage</b>							
<b>-Hourly</b>	\$22.00	\$20.26	\$18.81	\$20.59	\$18.84	\$17.39	\$15.94
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<b>-Monthly</b>	\$7,746	\$7,130	\$6,620	\$7,246	\$6,631	\$6,121	\$5,610
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>
<b>-Annual</b>	\$92,947	\$85,562	\$79,439	\$86,956	\$79,571	\$73,448	\$67,325
	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>	<i>combined</i>

## Related Charts

Chart 2 - Self Sufficiency compared with other benchmarks, one parent families

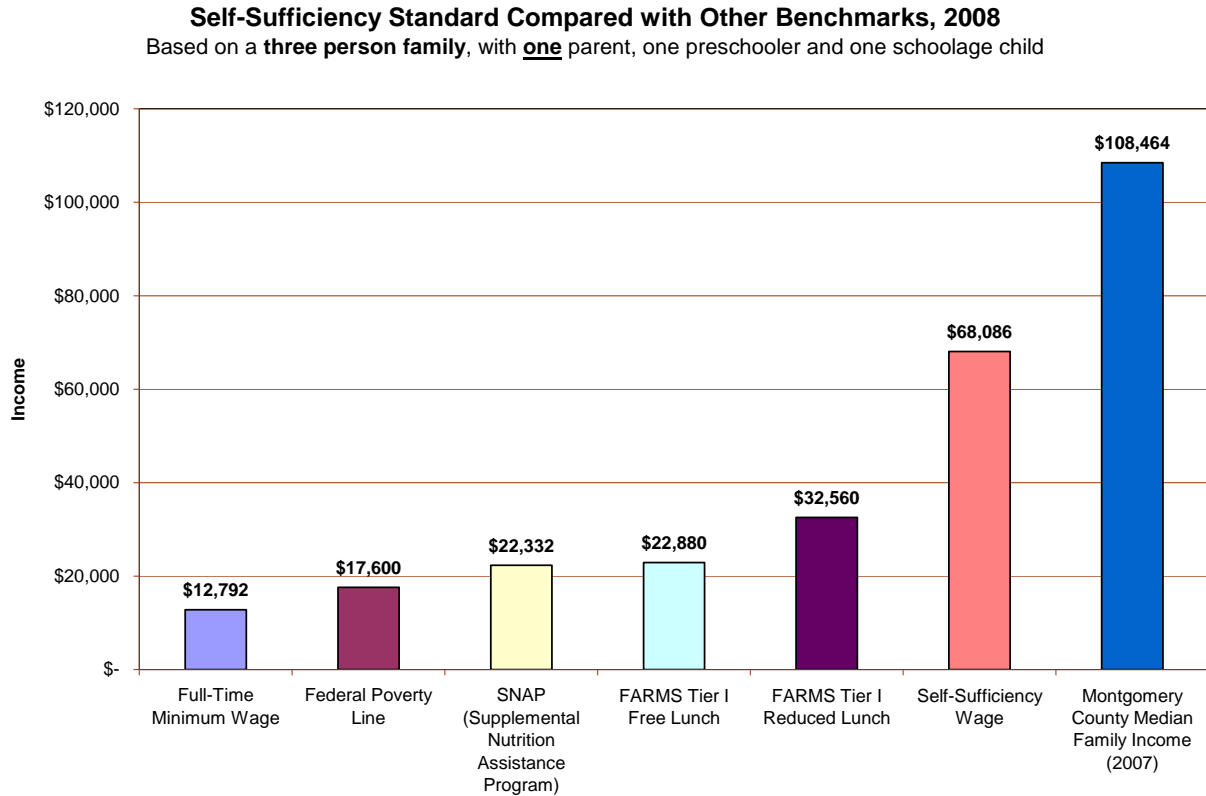


Chart 3 - Self Sufficiency compared with other benchmarks, two parent families

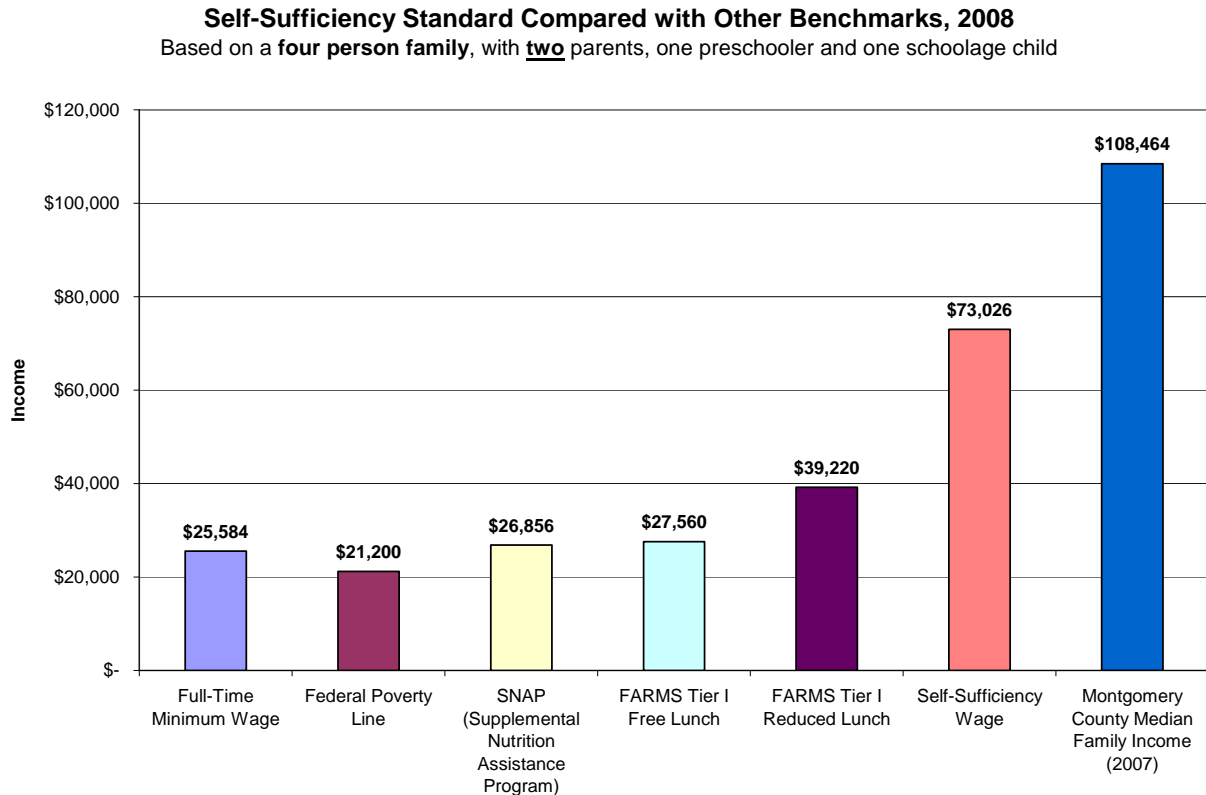




Chart 4 - Income and Benefits of Households in Montgomery County, MD

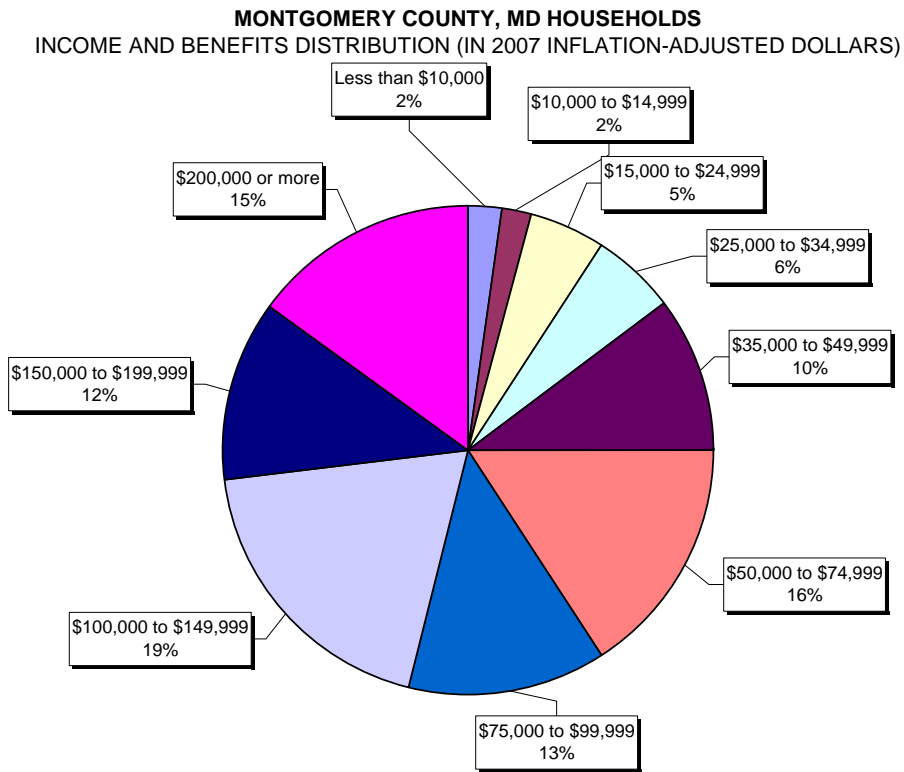
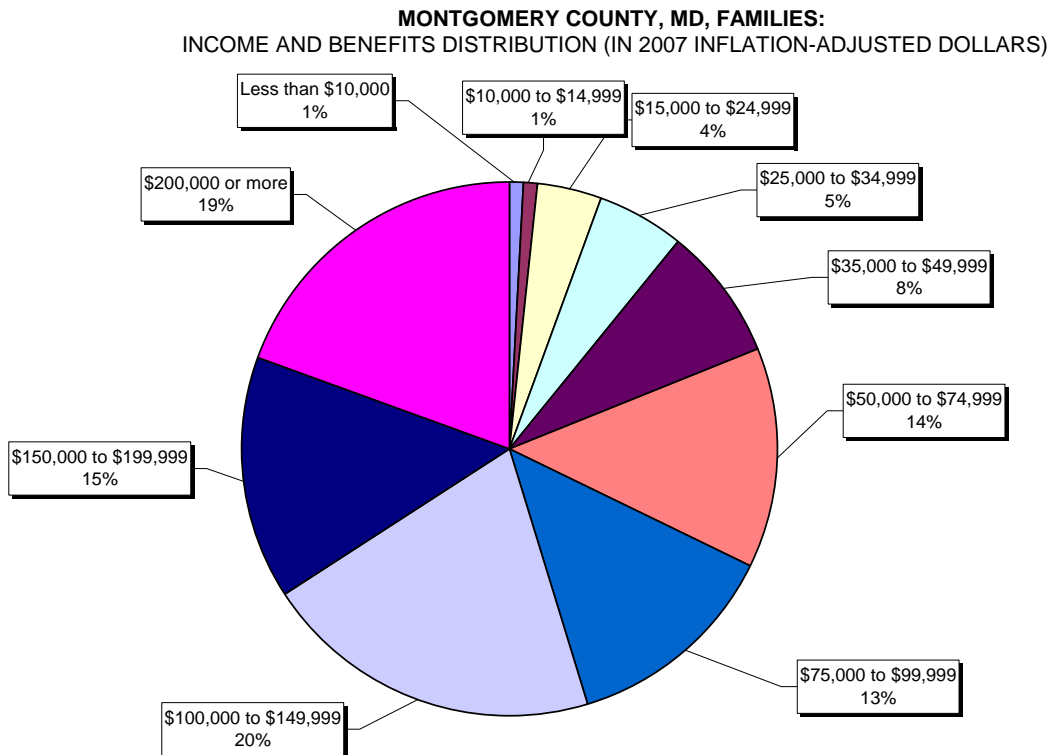
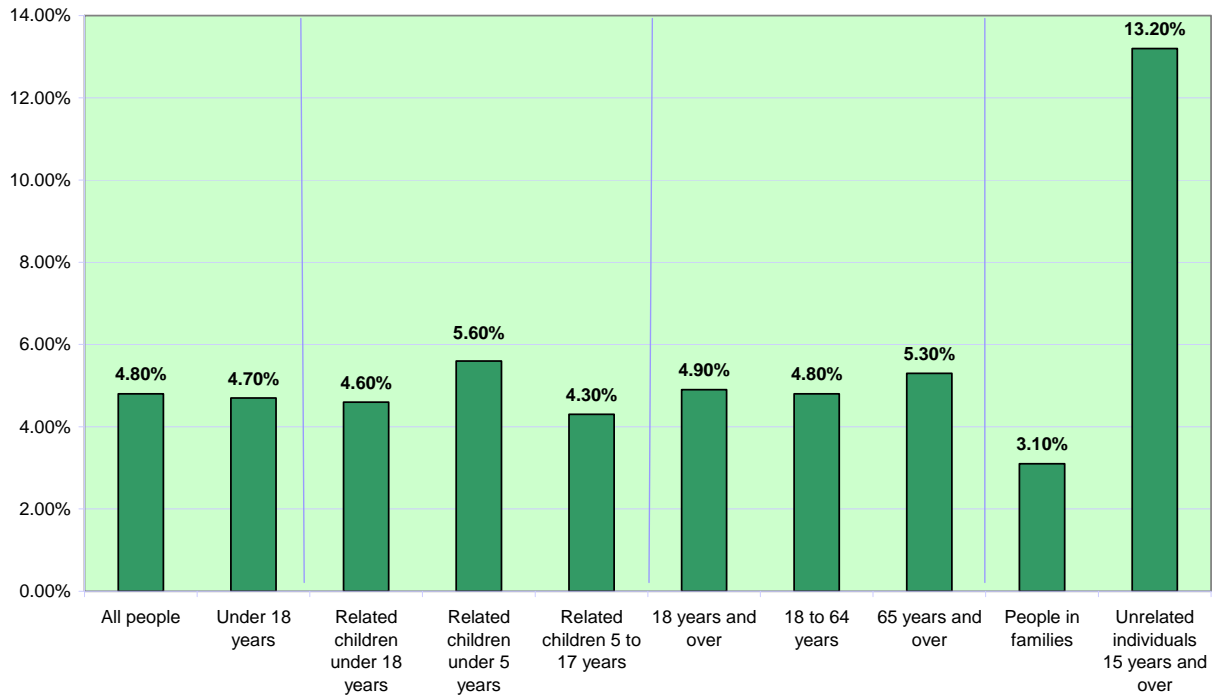


Chart 5 - Income and Benefits of Families in Montgomery County, MD



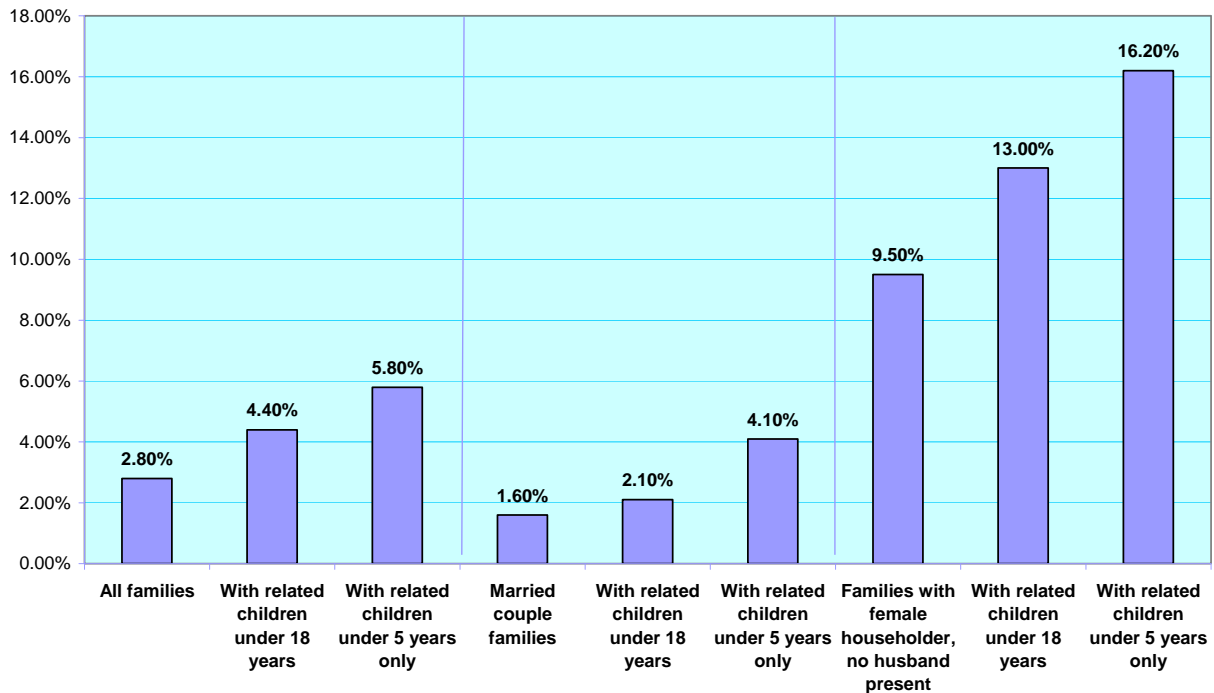
**Chart 6 - People below the Poverty Level in 2007**

PERCENTAGE OF PEOPLE IN MONTGOMERY COUNTY, MD  
WHOSE INCOME IN 2007 WAS BELOW THE POVERTY LEVEL



**Chart 7 - Family Types below the Poverty Level in 2007**

PERCENTAGE OF FAMILIES IN MONTGOMERY COUNTY, MD  
WHOSE INCOME IN 2007 WAS BELOW THE POVERTY LEVEL



### Appendix III - Income Eligibility Standards for Selected Public Assistance Programs

	Medical Assistance	Temporary Cash/ Refugee Cash Assistance	Rental Assistance Program	Head Start	Food Stamps/ Supplemental Nutrition Assistance Program (SNAP)	MEAP/ EUSP	WIC	Reduced Meals (MCPS)
Benchmark	Old AFDC Formula	50% FPL	50% AMI	100% FPL	less than 130% FPL		185% FPL	185% FPL
	Maximum Income by Family Size:							
1	\$4,200	\$4,900	\$34,450	\$10,400	\$13,284	\$18,200	\$19,240	\$19,240
2	\$4,704	\$6,600	\$39,350	\$14,000	\$17,808	\$24,500	\$25,900	\$25,900
3	\$5,208	\$8,300	\$44,300	\$17,600	\$22,332	\$30,800	\$32,560	\$32,560
4	\$5,700	\$10,000	\$49,200	\$21,200	\$26,856	\$37,100	\$39,220	\$39,220
5	\$6,252	\$11,700	\$53,150	\$24,800	\$31,380	\$43,400	\$45,880	\$45,880
6	\$6,876	\$13,400	\$57,050	\$28,400	\$35,904	\$49,700	\$52,540	\$52,540
7	\$7,740	\$15,100	\$61,000	\$32,000	\$40,428	\$56,000	\$59,200	\$59,200
8	\$8,508	\$16,800	\$64,950	\$35,600	\$44,952	\$62,300	\$65,860	\$65,860
Asset Limits	Variable asset limits apply	\$2,000		N/A	\$2,000	N/A	N/A	N/A
Adjustments to Gross Inc.	- Child care costs	- Housing costs		None	- Child care costs			None
	- working Allowance	- Paid child spt.			- Allowance if			
	- Child support paid	- Unusual medical			working			
	- Student's income	- Unusual Child Care			- Child support paid			
	- EITC refund	- Catastrophe			- Utility allowance			
	- Unusual medical				- Unusual medical			
Latest Update	3/08	10/07	5/08	2/08	10/07-9/08	5/08	4/08	7/08
Notes		Housing cost deduction is limited to avg. cost of three bdrm. apartment in Mont. Co.		Priority for TCA & homeless. Up to 10% of students may be above income.				Free meals are provided if income is below 130% FPL.

Appendix III - cont.

	Free Meals (MCPS)	MCHP (P11)	Maryland Pharmacy Assistance Program (MPAP)	MPDU Program (Purchase)	HOC Public Housing	Montgomery County Weatherization Program	Housing Choice Voucher Program (75%)	Housing Choice Voucher Program (25%)
Benchmark	130% FPL	250% FPL	116% for 1 100% for more	starting salary for teachers and police	50% Metropolitan Area Median Income (AMI)	125% FPL	HOC is required to distribute 75% of its vouchers to applicants who fall in the "Extremely Low Income" level	50% Metropolitan Area Median Income (AMI)
	Maximum Income by Family Size:							
1	\$13,520	\$26,004	\$11,376	\$45,000	\$31,600	\$12,360	\$20,650	\$34,450
2	\$18,200	\$35,004	\$13,200	\$51,500	\$36,100	\$16,590	\$23,600	\$39,350
3	\$22,880	\$44,004	\$16,608	\$58,000	\$40,650	\$20,820	\$26,550	\$44,300
4	\$27,560	\$53,004	\$20,004	\$64,500	\$45,150	\$25,050	\$29,500	\$49,200
5	\$32,240	\$62,004	\$23,400	\$69,500	\$48,750	\$29,280	\$31,850	\$53,150
6	\$36,920	\$71,004	\$26,808	n/a	\$52,350	\$33,510	\$34,200	\$57,050
7	\$41,600	\$80,004	\$30,204	n/a	\$56,000	\$37,740	\$36,600	\$61,000
8	\$46,280	\$89,004			\$59,600	\$41,970	\$38,950	\$64,950
Asset Limits			\$4,000-6,000	purchase program				
Adjustments to Gross.								
Latest Update	7/08	3/08		3/08			2/08	2/08
Notes					Waiting Lists are now closed.		Section 8 Extremely Low Income (75%)	Section 8 Very Low Income (25%)

## SOURCES & RELATED INFORMATION

*Adopted Budget Fiscal Year 2007*, Housing Opportunities Commission of Montgomery County, MD, June 2006, <http://www.hocmc.org/AboutHOC/Budget.htm>

Cost of Living Index : ACCRA Cost of Living Index , Third Quarter 1999, Top Participating Metropolitan Areas Over 2 Million in Population, American Chamber of Commerce.  
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